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Quick Facts about Medicare's New Coverage for Prescription Drugs for people with a Medicare-approved drug discount card.

Starting January 1, 2006, Medicare will offer prescription drug plans to help you pay for the prescriptions you need. In order to get this coverage, you must join a Medicare prescription drug plan. You can join starting November 15, 2005.

What do I need to know about using my Medicare-approved drug card?

- Medicare-approved drug discount cards are temporary, to help you get a discount on your prescription drugs until the new Medicare prescription drug coverage starts in 2006.
- You can continue to use your Medicare-approved drug discount card until you join a Medicare prescription drug plan or until May 15, 2006, whichever comes first.
- If you qualified for a credit to help pay for prescriptions, you can use any
 credit you have left until you join a Medicare prescription drug plan or
 until May 15, 2006, whichever is first.



What do I need to know about Medicare prescription drug plans?

- You can join a Medicare prescription drug plan from November 15, 2005 to May 15, 2006.
- You must join a Medicare prescription drug plan for Medicare to help pay for your prescription drugs.
- If you join by December 31, 2005, your coverage will begin January 1, 2006.
- If you don't join a Medicare prescription drug plan before May 15, 2006, you
 will pay a higher premium when you later join unless you have drug coverage
 that, on average, is at least as good as standard Medicare prescription drug
 coverage (such as from your former employer or union). Your insurer will notify
 you before fall to let you know if your coverage, on average, is at least as good as
 standard Medicare prescription drug coverage.
- If you qualified for a credit on your Medicare-approved drug discount card, you
 may qualify for extra help paying for your Medicare prescription drug coverage.

How do I get more information?

Detailed information from Medicare will be available in October 2005. You can look at the "Medicare & You 2006" handbook, visit www.medicare.gov on the web, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For more information on who can get extra help with prescription drug costs and how to apply, call the Social Security Administration at 1-800-772-1213, or visit www.socialsecurity.gov on the web. TTY users should call 1-800-325-0778.

Look for local Medicare-related events.

